



Abbreviated Side-By-Side of Major Health Reform Proposals

Issue	HOUSE BILL: H.R. 3200, America’s Affordable Health Choices Act	Senate HELP: American Health Choices Act
Individual Mandate	Requires that all individuals obtain health insurance or be taxed 2.5% of their adjusted gross income, capped at the national average premium for self-only basic coverage.	Requires that all individuals obtain health insurance or pay a penalty to be determined by the Secretary.
Employer Mandate	Employers must offer qualified health coverage and contribute to that coverage or pay an 8% payroll tax. A lower percent applies to firms with less than \$400,000 in annual payroll.	Businesses with 25 or more employees that do not offer health insurance and do not contribute at least 60% of the monthly premium are required to pay \$750 per full-time worker and \$375 per part-time worker.
Insurance Market Reforms	Bans coverage exclusions on pre-existing conditions; Guarantee issue and renewal; Defines standard benefit package; Modified community rating with age bands not to exceed 2:1; Prohibits annual or lifetime limits.	Same.
Subsidies	Affordability credits are available to purchase a basic plan through the Exchange. Subsidies and cost-sharing amounts are linked to income on a sliding scale level up to 400% of poverty. Provides 50% credit towards qualified health expenses for small businesses.	Affordability credits are available to purchase a plan through the Exchange. Provides sliding-scale premium subsidies for individuals/families up to 400% of FPL. Provides small businesses with a credit equal to \$1,000 for each employee with single coverage and \$2,000 for each employee with family coverage.
Public Option	Creates a public health insurance option to be offered through the Health Insurance Exchange. Sets reimbursement at Medicare rates for 3 years. After 3 years, reimbursement is determined by the government.	Creates a public health option to be offered through the Health Insurance Exchange. The Secretary negotiates payment rates for health services and products and sets premiums.
Cost	\$1.042 trillion	Partial estimate of \$611 billion
Financing	Levies surtax from 1%-5.4% on incomes of \$350,000 or more and \$163 billion tax on employers.	Deficit spending partially offset by employer tax.
Coverage	Reduces number of uninsured by 37 million, leaving 17 million still uninsured.	Reduces number of uninsured by 20 million, leaving 34 million uninsured.